

LIMITED POWER OF ATTORNEY

EMC Mortgage Corporation (hereinafter the "Company"), a Delaware Corporation with its principal place of business located at Irving, Texas, constitutes and appoints all individuals with the signatory authority of Regional Vice President, Vice President, Assistant Vice President or above who are employees of First American Asset Closing Services, 3 First American Way, Santa Ana, CA 92707, and such other person or persons as any of them shall designate from time to time, and each of them, any of whom may act alone, the true and lawful attorneys-in-fact of the Company, with respect to any real property interest that the Company currently has or hereafter may have to do or perform in the name, place and stead and for its use and benefit, to execute, endorse and acknowledge all documents customarily and reasonably necessary and appropriate for the facilitation and the disposal of REO properties owned by or serviced by the Company. Such power shall include, but not be limited to the following:

1. The facilitation of the marketing and disposal of REO properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such REO properties, for such price and to such person or persons as the attorney-in-fact shall deem proper and convenient, including the execution, acknowledgement, delivery, filing and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the REO properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney-in-fact shall deem proper and expedient. To perform all other acts necessary to be done in regard to such powers, as amply and fully to all intents and purposes as the Company could do if personally present;
2. The facilitation of the maintenance of REO properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to maintain such REO properties, including the making of any contract or agreement, that in the opinion of the attorney-in-fact, is necessary and proper to be entered into for the repair or maintenance of such REO properties, and pursuant thereto, to execute any and all papers or documents pertaining to any such repair or maintenance and in connection with this to do all acts necessary to execute, deliver, acknowledge, file and record such papers or documents when necessary;
3. The facilitation of the collection, demand and other actions necessary or desirable to collect any or all sums of money that may now be or hereafter become due and owing pursuant to rental arrangements of any kind and mortgage or hazard insurance contracts or claims when applicable under the relevant state law when directly related to REO properties (i) owned by the Company, or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such REO properties;
4. The facilitation of the eviction according to state law of occupants from REO properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such REO properties; and
5. The endorsement, cashing, negotiating and dealing with all checks, money orders and other forms of payment of any kind in connection with the facilitation of the marketing and disposal of REO properties (i) owned by the Company or (ii) serviced by the Company for others pursuant to an agreement that authorizes the Company to dispose of such REO properties.

The undersigned gives to said attorneys-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming that all said attorneys-in-fact shall lawfully do or cause to be done by authority hereof.

The Company will be provided with a written list of the parties who have signatory authority for the attorney-in-fact, and an updated list will be provided to the Company as is necessary, or upon written demand.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of the attorneys-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

Any photocopy or other reproduction of this Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purposes of recording, filing or otherwise utilizing the same.

IN WITNESS WHEREOF, the Company has caused these presents to be signed in its name by its undersigned officers, and its seal affixed this 12th day of February, 2008.

EMC MORTGAGE CORPORATION

Attest: *Sally Walker*By: *Mark Blanton*

Name: Sally Walker
Title: Assistant Secretary

Name: Mark Blanton
Title: Assistant Vice President

{Corporate Seal}

Witness: *Linda Price*

Linda Price

Witness: *Pam Sanders*

Pam Sanders

State of Texas :
County of Denton : ss.

On this 12th day of February, 2008, before me, the undersigned, a Notary in and for the State and County aforesaid, personally appeared EMC Mortgage Corporation, by Mark Blanton its Assistant Vice President, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

Notary: *Patricia L. Bryer*

My Commission Expires: _____



Chancery Clerk
Alcorn County, Mississippi
I certify the instrument
was filed and recorded
APRIL 11 2008 10:05:00AM
Instrument 2008-0001 Page 1 of 4

Witness my hand and seal
Chancery Clerk
Alcorn County, Mississippi

**ACTION BY UNANIMOUS WRITTEN CONSENT OF THE MANAGERS OF NATIONAL
DEFAULT REO SERVICES, LLC, d/b/a FIRST AMERICAN ASSET CLOSING SERVICES, IN
LIEU OF SPECIAL MEETING**

Pursuant to the authority contained in Delaware law and the bylaws of National Default REO Services, LLC, d/b/a First American Asset Closing Services ("The Company"), the undersigned, being the Managers of the Company, do hereby adopt the following resolutions with the same force and effect as though adopted at a special meeting of the Managers duly called and held:

WHEREAS, EMC Mortgage Corporation ("EMC"), a Delaware Corporation, has, by limited powers of attorney, appointed the Company as its agent to handle certain matters relating to the sale and disposition of certain of its real estate owned assets as well as the sale and disposition of mobile homes, modular homes or manufactured homes; and

WHEREAS, the form of power of attorney appoint the Company is attached hereto as Exhibit A;
and

WHEREAS, Managers desire to specify certain employees of the Company to act as an authorized officers of the Company to act as agent for EMC in accordance with the terms of the power of attorney.

NOW THEREFORE, BE IT RESOLVED, that the following employees of the Company are hereby appointed to act as agent for EMC in accordance with the terms of the power of attorney:

Kristen Songrath	Vice President
Jesse Borrego	Vice President
Tom Gower	Vice President
Maria Carillo	Vice President
Joseph Verdugo	Vice President
Christine Weber	Vice President
Michelle Barisdale	Vice President
Mark Jones	Vice President
Diane Erickson	Vice President
Margarita Mejia	Vice President
Jeff Schmidt	Vice President
Cecilia Ramirez	Vice President
Dan Outland	Vice President
Jessica Ramirez	Vice President
Amelia Hamilton	Vice President
Matthew Hennebury	Vice President
Marvin Henkes	Vice President
Mark Via	Vice President

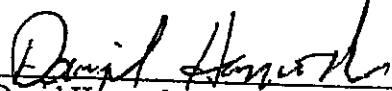
RESOLVED FURTHER, that said employees set forth above shall act only in accordance with the powers and authorities granted to them in the signed power of attorney.

FURTHER RESOLVED, that all action of every kind taken by said employees of the Company, pursuant to said power of attorney prior to the date of this consent be and it hereby is authorized, adopted, approved, ratified, and confirmed.

This Action by Unanimous Written Consent may be executed in one or more counterparts, each of which shall be an original and all of which together shall be one and the same


instrument. This written consent shall be filed in the Minute Book of the Company and become a part of the records of the Company.

IN WITNESS WHEREOF, the undersigned directors have executed this written consent effective as of this 2nd day of July, 2007.



David Hancock

Chief Financial Officer



Patrick McLaughlin

President